

Information to identify the case:

Debtor 1

Thomas Phillips

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1792

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-17260-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Phillips

9/22/23**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas Phillips
Debtor

Case No. 18-17260-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Sep 22, 2023

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2023:

Recip ID	Recipient Name and Address
db	+ Thomas Phillips, 141 Cortland Lane, Bedminster, NJ 07921-2034
cr	+ Cortland Neighborhood Condo Assoc, c/o Curcio Mirzaian Sirot LLC, 5 Becker Farm Road, Suite 406, Roseland, NJ 07068-1761
cr	+ New Jersey American Water, Griffin Alexander, P.C., 415 Route 10, 2nd Floor, Randolph, NJ 07869-2100
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	The Cortland, Stark & Stark, A Professional Corporatio, c/o Melissa A. Volet, Esquire, PO Box 5315, Princeton, NJ 08543-5315
517449747	+ Associated Retinal Consultants LLC, PO Box 14099, Belfast, ME 04915-4034
517449750	+ Basking Ridge Pediatric Dentistry, LLC, Dr Tina Nguyen, 25 Mountainview Blvd, Suite 201, Basking Ridge, NJ 07920-3453
517449753	Chase Receivables, PO Box 659, Caldwell, NJ 07007-0659
517449754	+ Cortland Condo Association, 80 S Jefferson Road, 2nd Floor, Whippany, NJ 07981-1056
517449758	+ E-ZPass NJ Violations Processing, P.O. Box 52005, Newark, NJ 07101-8205
517449759	+ Environmental Disposal Corp, 415 Route 10 Suite 6-8, Randolph, NJ 07869-2100
517690039	+ New Jersey American Water f/k/a Environmental Disp, Griffin Alexander, P. C., 415 Route 10, 2nd Floor, Randolph, NJ 07869-2100, Attn: David L. Dockery, Esq.
517449762	+ Ophthalmic Consultants of Somerset, Eye, 515 Church Street, Suite 4, Bound Brook, NJ 08805-1743
517449767	RWJ Physician Enterprise PA, PO Box 826405, Philadelphia, PA 19182-6405
517449769	Shapiro & DeNardo LLC, 1400 Commerce Parkway, Suite B, Mount Laurel, NJ 08054
517449770	+ Sterling Credit Corp, PO Box 675, Spring House, PA 19477-0675
519081206	The Cortland Neighborhood Condominium Association,, c/o Melissa A. Volet, Esquire, Stark & Stark, A Professional Corporatio, PO Box 5315, Princeton, NJ 08543-5315
517449772	+ Tower Federal Credit Union, c/o AP Account Services, LLC, 9311 San Pedro Ave, Suite 600, San Antonio, TX 78216-4459

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 22 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 22 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@purchasingpower.com	Sep 22 2023 20:43:00	Purchasing Power, LLC, 2727 Paces Ferry Road, SE, Building 2, Suite 1200, Atlanta, GA 30339-6143
cr	^ MEBN	Sep 22 2023 20:29:51	Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
517449748	Email/Text: bankruptcy@sunrisecreditservices.com	Sep 22 2023 20:41:00	AT&T Mobility, c/o Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
517449746	+ Email/Text: bankruptcy@affinityfcu.com	Sep 22 2023 20:42:00	Affinity FCU*, 73 Mountain View Blvd, Basking Ridge, NJ 07920-2332

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Sep 22, 2023

Form ID: 3180W

Total Noticed: 51

517449749	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 22 2023 20:42:00	Atlantic Credit and Finance, PO BOX 13386, Roanoke, VA 24033-3386
517467838	Email/Text: ebnnotifications@creditacceptance.com	Sep 22 2023 20:41:00	CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SOUTHFIELD , MI 48034
517449751	+ EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517541459	EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517449755	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 22 2023 20:41:00	Credit Acceptance Corp, PO Box 551888, Detroit, MI 48255-1888
517449745	Email/Text: ebnnotifications@creditacceptance.com	Sep 22 2023 20:41:00	Credit Acceptance Corp, PO Box 5070, Southfield, MI 48086-5070
517449756	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 22 2023 20:51:21	Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
517449760	+ Email/Text: crdept@na.firstsource.com	Sep 22 2023 20:43:00	First Source Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
517605204	Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2023 20:40:44	LVNV Funding LLC C/O Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
517449761	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 22 2023 20:42:00	Midland Credit Management*, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
517549975	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 22 2023 20:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517598577	Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2023 20:39:52	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517449763	Email/Text: bankruptcydepartment@tsico.com	Sep 22 2023 20:43:00	Pruchasing Power, LLC, c/o Transworld Systems, PO Box 15095, Wilmington, DE 19850-5095
517606001	+ Email/Text: bankruptcy@purchasingpower.com	Sep 22 2023 20:43:00	Purchasing Power, LLC, Bankruptcy Department, 2727 Paces Ferry Road, SE, Building 2, Suite 1200, Atlanta, GA 30339-6143
517449766	+ Email/Text: bkrpt@retrievalmasters.com	Sep 22 2023 20:42:00	RMCB, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517449764	+ Email/Text: Supportservices@receivablesperformance.com	Sep 22 2023 20:43:00	Receivables Performance*, 20816 44th Avenue W, Lynnwood, WA 98036-7744
517449768	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 22 2023 20:43:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
518038731	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 22 2023 20:43:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
518138494	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 22 2023 20:42:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517449771	+ EDI: RMSC.COM	Sep 23 2023 00:16:00	Syncb/Home Design HVAC, PO Box 965036, Orlando, FL 32896-5036
517452318	+ EDI: RMSC.COM	Sep 23 2023 00:16:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519285974	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 22 2023 20:42:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517449773	Email/Text: bankruptcydepartment@tsico.com	Sep 22 2023 20:43:00	US Asset Management, c/o EOS CCA, PO Box 981002, Boston, MA 02298-1002

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Sep 22, 2023

Form ID: 3180W

Total Noticed: 51

517449774	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Sep 22 2023 20:51:43	US Dept of HUD, 451 7th Street SW, Washington, DC 20410-0001
517449775	+ EDI: VERIZONCOMB.COM	Sep 23 2023 00:16:00	Verizon, 500 Technology Dr, Suite 300, Weldon Spring, MO 63304-2225
517449776	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2023 20:39:24	Verizon Wireless, c/o Pinnacle LLC/Resurgent, PO Box 10497, Greenville, SC 29603-0497
517449777	+ EDI: CCS.COM	Sep 23 2023 00:16:00	Wells Fargo Bank, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
517449778	+ EDI: WFFC.COM	Sep 23 2023 00:16:00	Wells Fargo Home Mortgage, P.O. Box 14547, Des Moines, IA 50306-3547

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason *P++	Name and Address
		CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court., Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
518138495	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517449752	##+	Central Jersey Eye Associates, 56 Union Avenue, Somerville, NJ 08876-2000
517449757	##	Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391
517449765	##+	Retro Fitness- Manville, c/o First Credit Services, INC., 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155
517528581	##+	U.S. Bank National Association, as Trustee, succes, Wells Fargo Bank, NA, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 0 Undeliverable, 2 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Thomas Phillips brucectruesdalepc@gmail.com bctpccf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Sep 22, 2023

Form ID: 3180W

Total Noticed: 51

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, National Association,
as Trustee for GSMPS Mortgage Loan Trust 2004-4 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Glenford Washington Warmington

on behalf of Creditor New Jersey American Water attorneys@lawgapc.com

Jeffrey A Sirot

on behalf of Creditor The Cortland inbox@cmsllc.law

Jeffrey A Sirot

on behalf of Creditor Cortland Neighborhood Condo Assoc inbox@cmsllc.law

John R. Morton, Jr.

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor US Bank National Association as Trusatee, Successor in interest to Wachovia Bank, National Association,
as Trustee for GSMPS Mortgage Loan Trust 2004-4 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Michael M Khalil

on behalf of Debtor Thomas Phillips mkhalilecf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13